



**Age UK Torbay
(A Company limited by guarantee)**

Trustees' Report and Financial Statements

Year Ended 31 March 2025

**Registered number: 04046684
Charity number: 1084684**

Age UK Torbay
(A Company Limited by Guarantee)

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Age UK Torbay
(A Company Limited by Guarantee)

Reference and administrative details

Registered charity number	1084684
Registered company number	04046684
Principal and Registered Office	12 Dendy Road Paignton Devon TQ4 5DB
Chair and Trustee Trustees	Jacqueline Lyttle (resigned 25 April 2024) Faye Roebuck (elected Chair 25 April 2024) Kevin Shaw (resigned 1 October 2025) Catherine Pinnegar Scarlett Baker (appointed 25 April 2024) Christina Barnard (appointed 25 April 2024) Drew Perry (appointed 25 April 2024)
Company Secretary/Chief Officer:	Helen Harman
Accountants	Francis Clark LLP Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF
Bankers	Charities Aid Foundation Kings Hill West Malling Kent ME19 4TA Bank of Scotland Business Banking PO Box 1984 Andover SP10 9GZ Barclaycard Commercial Teesdale Business Park Stockton on Tees TS17 6YG

Age UK Torbay **(A Company Limited by Guarantee)**

Trustees' Report **For the Year Ended 31 March 2025**

Structure, Governance and Management

Age UK Torbay is a company limited by guarantee. Incorporated on 3rd August 2000, it has no share capital and is a registered charity. The organisation is governed by its Memorandum and Articles of Association, which establish its objects and powers. The principal objective of Age UK Torbay is to promote the relief of elderly people in any manner, which now, or hereafter, may be deemed by law to be charitable, in Torbay.

Recruitment and Appointment of Trustees

The body responsible for the management of Age UK Torbay is the Board of Trustees. The Board meets quarterly.

The Articles of Association require that there shall never be less than five. Trustees serve for a term of two years and may be reappointed for up to three further terms of three years.

The Chair is appointed by the Trustees from amongst their number. The Chair serves for an initial term of two years and may be reappointed for up to three terms of three years.

Prior to inviting nominations, the Trustees review the skills profile of the board, and then try to attract candidates with relevant and appropriate experience and skills. Prospective Trustees are interviewed by the Chair and the Chief Officer, and invited to attend Board meetings on a trial basis before being nominated and elected as trustees.

New Trustees are presented with a welcome pack, which includes:

- Essential Trustee CC3
- Legal documentation of the organisation, including the Memorandum and Articles of Association
- Agenda and Minutes template
- Job Descriptions of trustees
- Access to the Policies and Procedures of the organisation
- Financing of the organisation and explanation of the accounts
- Strategy and Business Plan, including future plans and objectives
- Declaration of Interest form
- Board Skills Audit
- Trustee Eligibility Declaration

New Trustees attend an Induction session with the Chief Officer, meet key staff, and complete relevant checks – DBS, Fit and Proper Persons etc. Our Trustees also attend training (Safeguarding etc) relevant to the requirements and responsibilities of their respective roles as trustees.

The Trustees delegate management of Age UK Torbay to the Chief Officer, who, along with the Senior Management Team, is responsible for ensuring that the charity delivers the services required and for reporting on the performance and financial position of the organisation.

The Chief Officer attends all meetings of the Board.

Related Parties and Networks

Age UK Torbay is a Brand Partner of Age UK, and a member of the Age England Association. All Age UK Brand Partners sign a Network Agreement.

Age UK Torbay is a member of the Age England Association. The Association is a corporate body that acts as the representative body for Brand Partners and Friends of Age UK. Members of the Association agree to observe and be bound by the Articles of Association and to support the objects of the Age England Association.

Age UK Torbay (A Company Limited by Guarantee)

Trustees' Report (continued) For the Year Ended 31 March 2025

Risk Management

The Board of Trustees has undertaken an assessment of the risks to which the charity is exposed, including operational, financial, and external risks, and have introduced procedures, and reporting regimes to manage and mitigate the risks.

In particular, the Trustees have instructed management to prepare and maintain contingency plans to cover all identified areas of risk, and to maintain a risk register to formalise the risk management process.

Internal controls, and policies and procedures are in place to manage risk, and these are reviewed, and amended regularly to ensure that they meet current requirements.

Our Aims and Objectives

The mission of the charity is to promote the wellbeing of all older people in Torbay, and to help make later life a fulfilling and enjoyable experience.

To achieve this, the key objectives in 2024 - 2025 were:

- Promoting positive attitudes to older people and ageing
- Promoting wellbeing in older people
- Tackling loneliness and isolation in older people
- Influencing and developing public policies that affect older people
- Encouraging choice and opportunity for older people
- Working with all appropriate agencies and partners (including Torbay Community Helpline), to secure the widest range of services that best matches the needs of the client population
- Providing support to older people through direct service provision
- Providing and promoting accessible information to older people to enable them to make informed choices
- Maintaining the independence and autonomy of the organisation
- Treating all older people, staff and volunteers as equal, with equal respect
- Generating independent income through services and other activities
- Maintaining financial controls

Strategic Pillars 2024 – 2026

- To maintain our Information and Advice service
- Continue, and expand our Wellbeing provision
- Continue to operate our Mental Health and Specialist Befriending project
- To explore new area of development to support our non-traditional client base (50-65)
- Grow our Home Support service
- Work in collaboration with local partners

Additional Notes

Although we have clear objectives, the charity must continually adapt to external factors beyond our control. Staff have responded effectively during challenging periods, navigating an unpredictable social environment. Key issues impacting older people include the cost-of-living crisis, housing challenges, and overall wellbeing.

Age UK Torbay collaborates with other local voluntary sector organisations to provide the Torbay Community Helpline – a 'one call' access point. Support options include:

- Benefits, debt and finance
- Access to food parcels
- Domestic Abuse and Sexual Violence
- Mental Health Support (lead organisation)

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Trustees' Report (continued) **For the Year Ended 31 March 2025**

- Specialist Befriending (lead organisation)
- Housing (lead organisation)
- Wellbeing
- Carer support
- Triage for Adult Social Care

The helpline receives hundreds of calls a week.

Activities for achieving our Aims and Objectives

We review our aims, objectives and activities every three years. This report looks at what we achieved and the outcomes of our work. The report looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

Our strategy and business plan was updated in 2024.

The report also helps us ensure our aims and objectives remained focused on our stated purposes. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives; in particular, the trustees consider how planned activities will contribute to our aims and objectives.

How our activities delivered public benefit

Information and Advice

We received 10,612 enquiries during 2024/25 through our Information and Advice service, helping older people claim nearly £3.5 million in benefits they were entitled to. Our Information and Advice service plays a vital role in tackling destitution and digital exclusion, promoting dignity, and ensuring older people receive the support they need to continue thriving.

We continue to work alongside our Wellbeing Team, whose clients have increasingly presented with complex additional needs during 2024/25, including mental health concerns, homelessness, fraud, debt, addiction, abuse, rent arrears, poor housing, care needs, cost-of-living support.

Debt issues are referred to Step Change (our Age UK national provider) or Exeter Community Energy (ECoE) locally. The provision of our Information and Advice service also gives health and social care professionals the option of signposting older people to an independent service specifically designed for them. The timely information and advice we provide often reduces the need for escalation to statutory services.

During 2024/25, we continued our partnership work with Exeter Community Energy advisers (ECoE), who run a drop-in morning service and receive referrals from us to support clients with issues related to energy suppliers, debt, grants, and supplier problems.

Torbay Community Helpline

The Helpline directly referred 264 clients aged 50+ years.

Age UK Torbay continues to seek adaptations that improve working practices, enabling us to assist clients who increasingly present with ever more complex issues. Meeting this increased casework demand whilst maintaining our preferred level of timely support remains essential to meeting client expectations.

Quality Advice Standards

Age UK Torbay's Information and Advice services achieved the Age UK QISS accreditation during 2024/25 (Quality of Information and Signposting Standard).

We are currently undergoing the QAS (Quality of Advice Standard) assessment, with the initial evaluation having taken place in January 2025. As a result of this assessment, we have established many procedures and documentation templates. We have now completed all recommendations from the Service Management Review and Quality Assurance Assessment to ensure compliance with overall standards. A follow-up assessment is scheduled for November 2025.

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Trustees' Report (continued) For the Year Ended 31 March 2025

Independent File Review – Peer-to-Peer SLA

As an additional quality check for QAS compliance, Age UK Kensington & Chelsea and Age UK Torbay have agreed to conduct Independent File Reviews (IFRs) for each other's Information and Advice Managers. This additional step ensures that quality standards are maintained when conducting casework on behalf of clients.

Age UK Torbay I&A Traffic & Benefits Summary - Annual Trend

Benefits	Claims 21/22	Claims 22/23	Claims 23/24	Claims 24/25	£ Benefits Achieved 21/22	£ Benefits Achieved 22/23	£ Benefits Achieved 23/24	£ Benefits Achieved 24/25
Attendance Allowance	275	314	315	345	£1,202,035	£2,043,556	£1,783,392	£2,132,047
Disability Living Allowance	8	5	9	8	£36,212	£16,046	£43,452	£41,505
Personal Independence Payment	37	58	61	62	£290,493	£355,172	£263,141	£351,286
SRP/Pension Credit	63	175	62	84	£120,708	£417,445	£188,925	£286,521
Housing Benefit	31	56	55	55	£169,750	£325,373	£274,129	£364,446
Council Tax Benefit	68	181	96	103	£71,328	£253,628	£115,092	£151,139
Universal Credit	14	42	12	9	£116,505	£386,545	£95,111	£68,644
Employment Support Allowance	2	9	14	4	£16,417	£70,126	£93,654	£27,249
Carers Allowance	6	16	4	1	£9,476	£33,224	£8,059	£4,985
Other/COL/Grants/DHP/WSF/HSF	-	114	105	102	-	£45,582	£62,976	£67,830
Total	504	970	733	773	£2,032,923	£3,946,698	£2,927,931	£3,495,652

Direct Referrals from Helpline	21/22	22/23	23/24	24/25
Over 50's Finance	155	345	357	264
I&A Traffic	21/22	22/23	23/24	24/25
Reach / Individual Clients	3446	3496	3926	4204
Volume / Total Contacts	12432	12953	10140	10612

Key Insights

Benefits Performance

- Peak benefits achieved in 22/23 (£3.95M)
- Strong recovery in 24/25 (£3.50M)
- Attendance Allowance remains the top benefit type
- Consistent high-value outcomes for clients

Service Reach

- Steady growth in individual clients reached
- Helpline referrals have become more efficient
- Total contacts stabilised around 10-11K per annum
- Strong demand for support with finances

Traders Register

We maintain a register of local traders who have undergone background checks on their insurance and their reputation on dealing with older people, and have agreed to sign up to a code of practice. The register includes a wide variety of trades, among them gas registered plumbers, electricians and gardeners.

The Traders Register provides older people with access to effective solutions to a wide range of home maintenance problems.

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Trustees' Report (continued) For the Year Ended 31 March 2025

Wellbeing Torbay (incorporating Specialist Wellbeing)

Originally launched in July 2016 and funded by Torbay and South Devon NHS Foundation Trust, this service was established to support isolated older people, helping them reconnect with their communities, set personal goals, and reduce health risks.

Over time, referrals have become increasingly complex, requiring greater expertise, time, and collaboration. We now work across internal teams—Information and Advice, Home Support, and Mental Health and in partnership with statutory and voluntary agencies, including Adult Social Care, Safeguarding, Police, Housing, Drug and Alcohol Services, and Mental Health teams, to provide holistic and practical support.

We also assist with grant applications and one-off payments to help individuals manage essential living costs and debt. Funding supports two specialist roles focused on Housing and Dementia.

Housing challenges have intensified due to rising living costs, property sales, and rent increases. Many homes remain unsuitable for older people, and anti-social behaviour and drug-related issues are increasingly prevalent in local communities.

Hoarding has emerged as a significant concern. We provide practical assistance with decluttering and storage, working closely with Mental Health and Wellbeing teams. Shelter offers legal guidance, enabling us to challenge decisions by landlords and local authorities.

Dementia support is becoming more complex. Our work extends beyond crisis intervention to include education for carers, helping them understand the condition. We collaborate with Safeguarding, the Court of Protection, and Older Persons Mental Health teams to ensure comprehensive care.

We have seen an increase in people needing support in their caring roles, particularly when the cared for passes away, or placed in care.

Supporting people in the community, is becoming increasingly difficult due to other service wait times, no face-to-face support in some services and financial restraints on people. Torbay has some very active community groups and connects like-minded people with others to build friendships and increase resilience.

Additionally, and through our work with the Torbay Community Helpline, we employ two co-ordinators, who 'triage' referrals. Their main role is to concentrate on gathering information and refer appropriately. The idea is to be able to 'start the ball rolling' and signpost, refer and support initially, then pass on the ongoing Wellbeing team if needed.

It should be noted that our referral numbers have decreased, but outcomes are much harder to achieve with the multiple issues and concerns people present with. Resulting in the team spending more time with people.

Quotes

Clients:

'Since you have been supporting me, I haven't thought about jumping under a train as now feel supported and safe'.

'You are a great team and work together. Thank you for all your help with moving out and moving in. Please say thank you to the man with van team also. What you do for people in need is heartwarming'.

'I know some people say you are only doing your job, but you went over and above for me which shows humility'.

'Without you I couldn't have done it. Thank you so much for everything you have done for me'.

'Thank you very, very much for my surprise Christmas bag of goodies. You have rekindled my love of rhubarb and custard sweets. The adult colouring book will keep me calm when I get stressed and improve my mood. I hope one day to be able to also give back. You are a great and special team'.

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Trustees' Report (continued) For the Year Ended 31 March 2025

Social Prescribers:

'Wow, what incredible work you're all doing. It is amazing people have the help and support from you guys'.
'My team and I would be lost without this service, it would also have such a huge impact on the people we refer, leaving them isolated and vulnerable, with no other services to refer them into'.

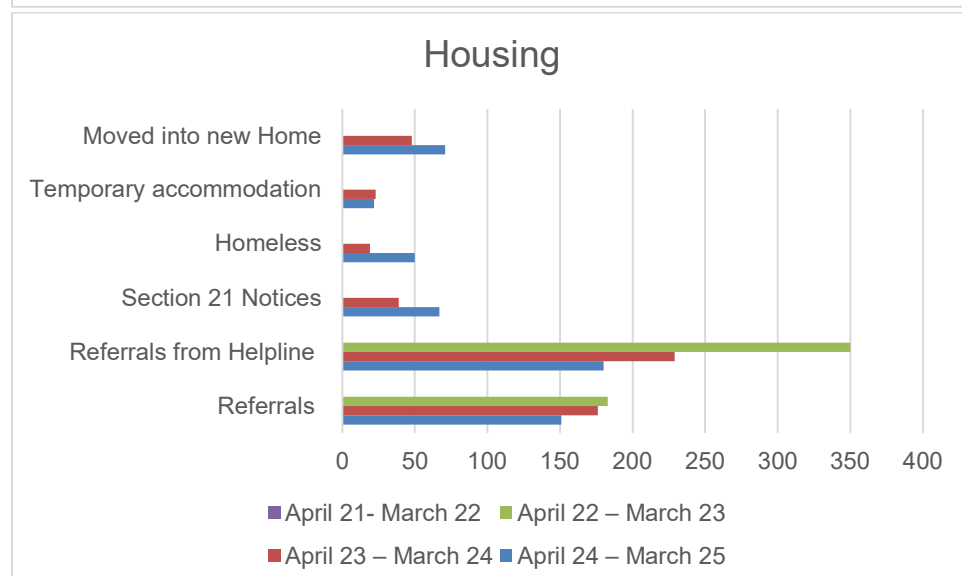
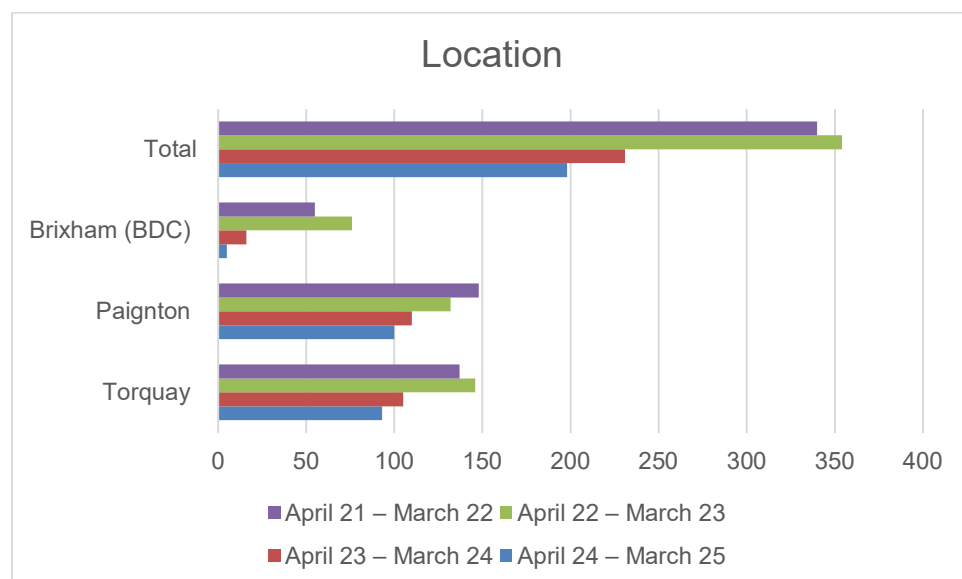
'As a Social Prescribing service, we have had such positive feedback about Wellbeing Torbay and the impact that the service has on individuals'.

Social Workers:

'Personalised service, very forward thinking, great links with other services in order to give a holistic support package for each individual'.

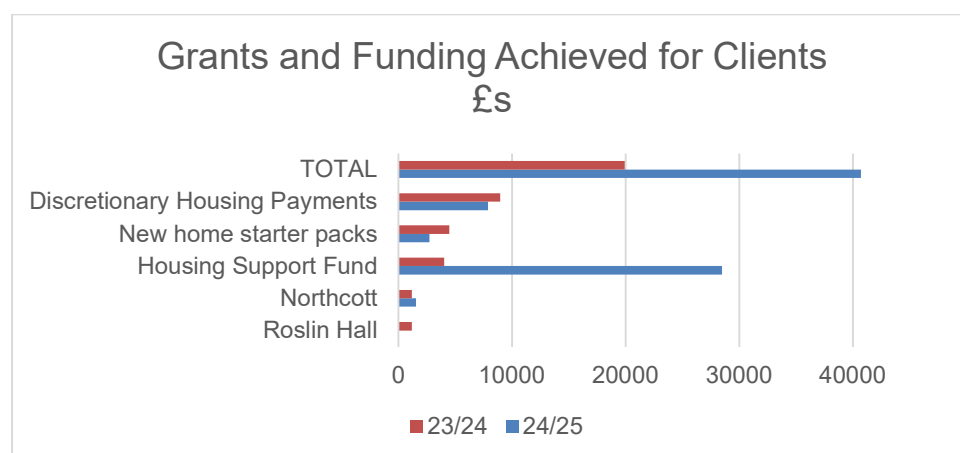
'I can't imagine not having Age UK Torbay to support us in Adult Social Care as there are no other agencies that are like them and can offer the skills and knowledge they have'.

'There is consistency of the same staff member, they go above and beyond and their person-centred practice and passion to support the person is outstanding'.



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Trustees' Report (continued)
For the Year Ended 31 March 2025



Home Support

The service remained stable during 2024 -2025, with client numbers remained consistent throughout the year, and we maintained staffing levels to be able to meet demand, giving reliability and reassurance to our Home Support clients.

We are very fortunate to have several staff that have been with our service for over 15 years, with this commitment and dedication to our clients and Age UK Torbay we are very privileged.

Our service provided support for 150 clients, providing nearly 13000 hours during the year.

Some of the feed- back the Home Support service has received during 2024 -2025:

'I am so grateful for all you do for me. You totally understand the needs of the person and what they may be going through, you are all very patient and kind. I have dealt with other agencies, but you are so easy to talk to – I can pick up the phone and not worry.

'I think we need to clone my support worker because she is so good at what she does, as are the office staff 'working behind the scenes'. Thank you'.

'Your Home Support are such lovely people and you do an excellent job. Thank you'.

'You made my anxiety about a new/different person coming to visit me disappear within a few moments, and I felt very comfy with the person you sent and your organisation'.

'I could tell you were very experienced and confident in the work you do'.

Mental Health and Specialist Befriending

We received 510 calls for mental health support during this year. We use a RAG rating to support people quickly, and depending on need.

4% required an immediate intervention.

59% required an intervention within 24 hours.

37% required an intervention within 3 days.

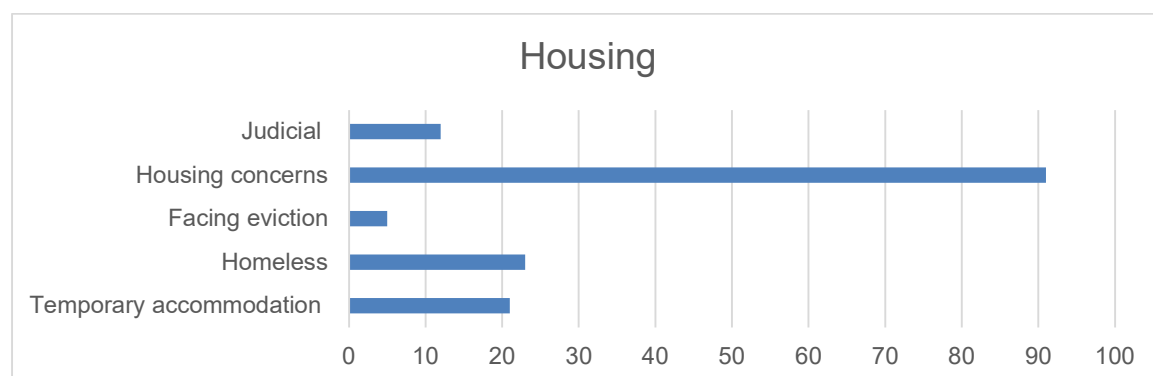
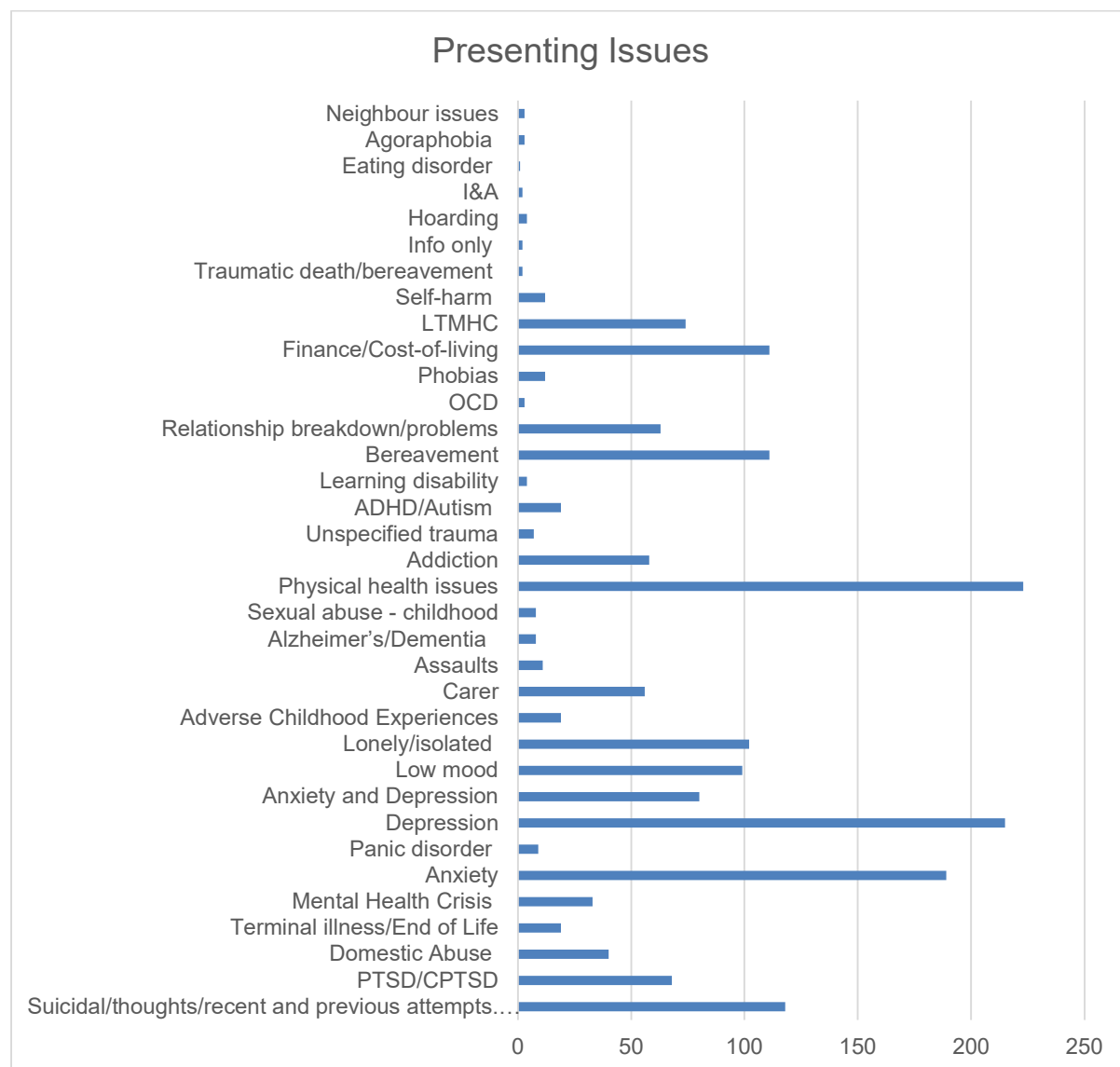
There were no 'Green' callers.

Age UK Torbay employs a Registered Mental Health Nurse, and partners with Shekinah to provide support to under 50s.

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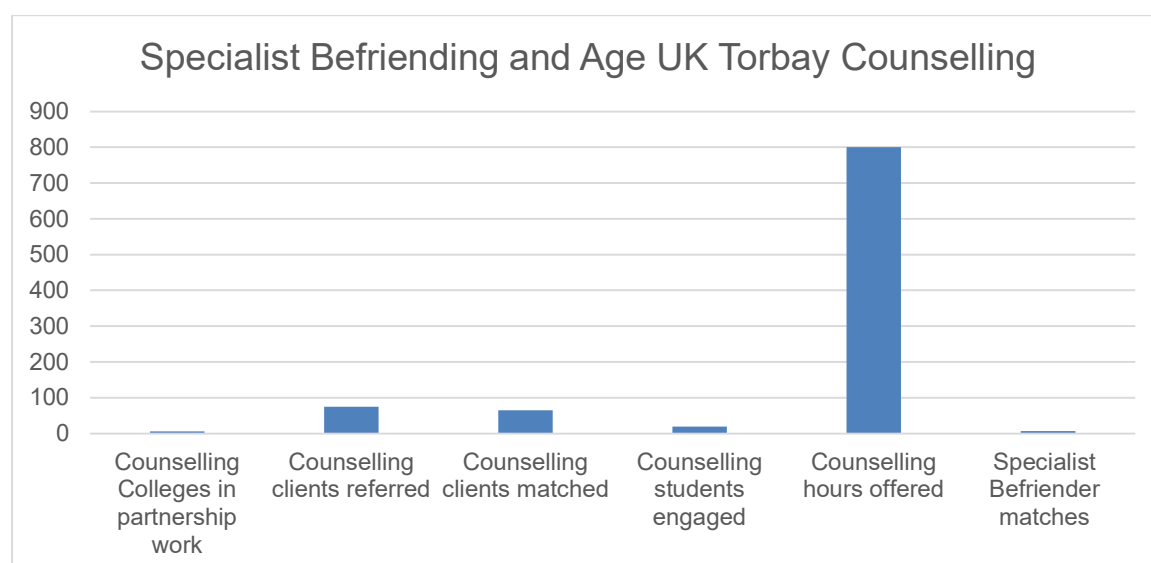
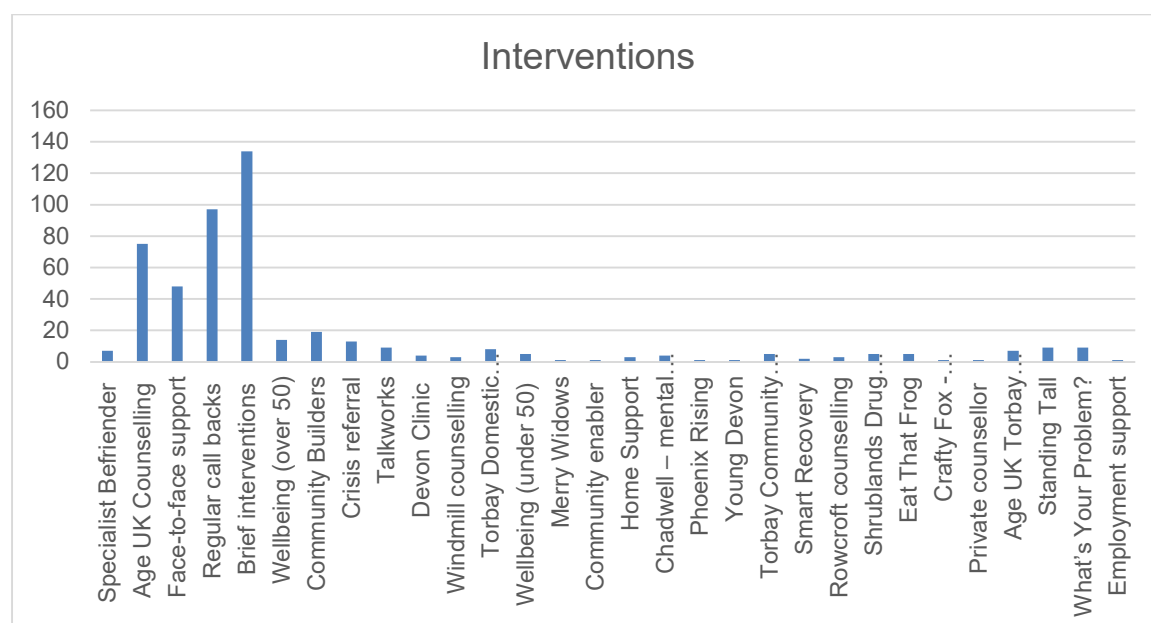
Trustees' Report (continued)
For the Year Ended 31 March 2025

On average we make over 400 support calls to people during a month.



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Trustees' Report (continued)
For the Year Ended 31 March 2025



Demand for emotional health and wellbeing support through the Torbay Helpline remains high. Increasing challenges such as housing instability, financial pressures, and the rising cost of living continue to impact both physical and emotional health, as reflected in the calls we receive.

This year, reduced counselling funding limited referral opportunities, requiring us to support more people for longer periods and adding pressure on the team. Trainee counsellors from local colleges have provided invaluable assistance, particularly for those experiencing bereavement, anxiety, or depression. Face-to-face sessions continue at Paignton Library and Endeavour House, complemented by telephone support for individuals who are housebound.

Our partnership agreements ensure timely and appropriate support. We remain the only service in Torbay that does not discharge clients, individuals self-refer and can return for help as needed. Support is tailored—ranging from daily calls (for a limited time) to fortnightly or monthly check-ins. Counselling sessions may be extended when therapeutically beneficial, and continuity of care is prioritised by reconnecting clients with the same staff member whenever possible.

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Trustees' Report (continued) For the Year Ended 31 March 2025

Age UK Torbay is proud of the team's dedication, compassion, and commitment to improving lives without prejudice or discrimination. We will continue to strengthen and sustain a service that places mental wellbeing at its core.

Volunteers

Age UK Torbay is grateful for the unstinting efforts of its volunteers who are involved in supporting the charity in achieving its aims and objectives. We have over 30 volunteers who regularly support us on a day-to-day basis.

Our volunteers continued to provide support through Specialist Befriending, form filling, home visits, and providing Information and Advice drop ins.

Representation and Campaigning

Age UK Torbay reacted to local community need over the last year.

Other Activities

- Provided support to those older people most in need
- Adapted to emerging and ever-changing needs
- Ensured that specialist staff provided support to over 6000 people
- Worked with local food banks

Are key partners in the following steering groups:

- Frailty and Healthy Ageing
- Systemwide Dementia Group
- Information and Advice Steering Group
- Torbay Older Citizens Forum
- Health and Wellbeing VCSE Network (incorporating the Helpline)
- Standing Tall – domestic and sexual advice

Future Developments

- Work with partners to develop, and implement projects and services, that enhance our offerings to older people and create sustainable income streams to sustain our charitable activities.
- Take positive and pro-active steps to ensure involvement with, and recognition by agencies forming new models of care.
- Be involved with Age UK national initiatives, campaigning, and service development.
- Continue to build on our strategy to ensure that all appropriate services are financially self-sustaining and contribute to funding for charitable activities.
- Continue to initiate and participate in appropriate consortia and collaboration and cooperation arrangements with other organisations and agencies to meet service requirements and satisfy funder aspirations, and to develop new services and opportunities for older people.
- Actively seek to identify and to maximise sources of funding to achieve a higher degree of diversity and security of funding.
- Continue to promote and develop membership and volunteering as an integrated access pathway to the organisation, providing enhanced benefits for Age UK Torbay and users alike.

Funders

Age UK Torbay would like to thank our funders including:

- Torbay and South Devon NHS Foundation Trust
- Torbay Council
- Housing Support Fund
- Age UK

Age UK Torbay (A Company Limited by Guarantee)

Trustees' Report (continued) For the Year Ended 31 March 2025

Financial Review

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Statement of Financial Activities (SOFA) shows the gross income from all sources and the split of activity between restricted and unrestricted funds.

Income for Information and Advice remains stable from Torbay and South Devon NHS Foundation Trust.

Costs, particularly in Overheads, Support and Central Office, continue to be controlled by careful management.

Age UK Torbay will adapt as necessary and seek to work actively with funders and partners to develop new ways of working that enhance services and ensure sustainability, and where possible, bring in new funding sources for the benefit of older people in Torbay.

Reserves Policy

Age UK Torbay unrestricted reserves represent the funds that are freely available to spend, arising from past operating results, legacies and donations.

Restricted funds fall outside the definition of reserves as these are funds that are given to Age UK Torbay for a specific purpose and as such are not to be used freely.

Age UK Torbay will invest its reserves appropriately in order to maintain current or future levels of income and protection of capital.

The Trustees aim to maintain free reserves to cover a minimum of six months running costs, together with a contingency fund to cover statutory and legal commitments. The current level of reserves required is therefore approximately £414,000. Free reserves at 31st March 2025 amount to £373,626.

The free reserves figure does not include the value of our owned property at Dendy Road.

The Reserves policy is reviewed in line with other policies by the Board of Trustees.

Investment Policy

All funds surplus to short-term working capital needs are placed on deposit with the Charity's bankers.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In preparing this report the Trustees have taken advantage of the small companies' exemption provided by section 415A of the Companies Act 2006.

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Trustees' Report (continued)
For the Year Ended 31 March 2025

Going Concern

The Trustees are assured, (have a reasonable expectation), that the charitable company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in our policies.

The Trustees continue to monitor the finances for the organisation extremely closely through the management accounts, budget, and cashflow.

Signed on behalf of the Trustees

Faye Roebuck

Chair of Trustees

Date: 11/12/2025

Age UK Torbay (A Company Limited by Guarantee)

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Charity's Statement of Recommended Practice: SORP (FRS102) and in accordance with the special provisions of part 16 of the Companies Act 2006 relating to smaller entities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

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Independent Examiner's Statement

I report to the charity trustees on my examination of the accounts for the year ended 31 March 2025, which are set out on pages 16 to 29.

Responsibilities and basis of report

As the trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Martin Hobbs BSc ACA

Francis Clark LLP
Chartered Accountants
Sigma House
Oak View Close
Edginswell Park
Torquay
TQ2 7FF

18/12/2025

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Financial Activities

Year Ended 31 March 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
	Note				
Income from:					
Donations and capital grants	2	424,083	161,815	585,898	670,983
Charitable activities	3	276,092	-	276,092	233,301
Other trading activities	4	19	-	19	20
Interest received		6,498	-	6,498	6,007
Total		706,692	161,815	868,507	910,311
Expenditure on:					
Charitable activities	5	737,410	118,948	856,358	944,508
Total		737,410	118,948	856,358	944,508
Net income/(expenditure) before transfers		(30,718)	42,867	12,149	(34,197)
Transfers between funds		20,006	(20,006)	-	-
Net movements in funds		(10,712)	22,861	12,149	(34,197)
Reconciliation of funds:					
Total funds brought forward		499,701	31,992	531,693	565,890
Total funds carried forward		488,989	54,853	543,842	531,693

The notes on pages 20 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)
Registered Number: 04046684

Balance Sheet

31 March 2025

			2025		2024
	Note	£	£	£	£
Fixed assets					
Tangible assets	8		115,363		123,014
			<hr/>		<hr/>
Current assets					
Debtors	9	59,386		46,653	
Cash at bank and in hand		399,188		402,987	
		<hr/>		<hr/>	
		458,574		449,640	
Creditors: amounts falling due within one year	10	(30,095)		(40,961)	
		<hr/>		<hr/>	
Net current assets			428,479		408,679
			<hr/>		<hr/>
Net assets			543,842		531,693
			<hr/> <hr/>		<hr/> <hr/>
Charity Funds					
Restricted funds	11		54,853		31,992
Unrestricted funds	11		488,989		499,701
			<hr/>		<hr/>
Total funds			543,842		531,693
			<hr/> <hr/>		<hr/> <hr/>

The notes on pages 20 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Balance Sheet (continued)

31 March 2025

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with s.476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2025 and of its net income or expenditure for the year in accordance with the requirements of Sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Trustees on 11/12/025 and signed on their behalf by:

Faye Roebuck
Chair of Trustees

Company Registration Number: 04046684

The notes on pages 20 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Cash Flow Statement

Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash provided by/ (used in) operating activities	13	2,010	(44,160)
		<hr/>	<hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(5,809)	-
		<hr/>	<hr/>
Net cash used in investing activities		(5,809)	-
		<hr/>	<hr/>
Change in cash and cash equivalents in the year		(3,799)	(44,160)
Cash and cash equivalents brought forward		402,987	447,147
		<hr/>	<hr/>
Cash and cash equivalents carried forward		399,188	402,987
		<hr/>	<hr/>

The notes on pages 20 to 29 form part of these financial statements.

**Age UK Torbay
(A Company Limited by Guarantee)**

**Notes to the Financial Statements
For the Year ended 31 March 2025**

1. Accounting policies

a) Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006. The address of the registered office is given in the reference and administrative details on page 1. The nature of the charity's operations and its principal activities are set out in the Trustees' report.

Age UK Torbay meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The functional and presentational currency of these financial statements is sterling.

b) Company Status

The company is a company limited by guarantee incorporated in England and Wales. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

c) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

1. Accounting policies (continued)

d) Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met and the amount can be measured reliably.

Income from charges to clients is recognised in the period to which it relates.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably.

The charity receives a high level of support from volunteers, without which considerable expense would be incurred. It is not considered meaningful or practicable to put a monetary value on this support; nonetheless the trustees are grateful to those who provide it.

Other income is recognised in the period in which it is receivable and to the extent the goods or services have been provided.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measure reliably.

f) Tangible Fixed Assets and Depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis.

Freehold property	–	4% straight line
Fixtures and fittings	–	20% straight line
Office equipment	–	25% reducing balance
Computer equipment	–	33% straight line

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

1. Accounting policies (continued)

g) Operating leases

Rentals under operating leases are charged to the SOFA as they are paid.

h) Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

i) Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

j) Financial Instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The company holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

k) Pensions

The company operates a defined contribution group personal pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

l) VAT

The charity is not registered for VAT. All expenditure is therefore stated inclusive of VAT where applicable.

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

2. Donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	12,594	65	12,659	12,703
Legacies	-	-	-	1,000
Grants	411,489	161,750	573,239	657,280
Total	424,083	161,815	585,898	670,983

Income from donations and legacies in 2024 included unrestricted income of £450,557 and restricted income of £220,426.

Analysis of grants

	2025 £	2024 £
Torbay and South Devon NHS Foundation Trust	97,097	95,193
Age UK	14,578	10,000
Age Concern England Wellbeing coordinator	-	28,313
Teignbridge CVS Wellbeing project	202,704	184,213
Torbay Council - Dementia Wellbeing Coordinator	35,000	34,000
Torbay Council Mental Health Project	105,000	163,676
Torbay Community Development Trust	62,110	62,178
Torbay Council - cost of living crisis funding	-	21,000
Torbay Council – Household support fund	56,750	56,750
Other grants	-	1,957
Total	573,239	657,280

3. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Charges to clients	273,225	-	273,225	233,156
Miscellaneous income	2,867	-	2,867	145
	276,092	-	276,092	233,301

All 2024 income from charitable activities related to unrestricted funds.

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

4. Income from other trading activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Other fundraising income	19	-	19	20
	<u>19</u>	<u>-</u>	<u>19</u>	<u>20</u>

All 2024 income from other trading activities related to unrestricted funds.

5. Analysis of Charitable activities

	Unrestricted £	Restricted £	2025 £	2024 £
Cost of supplies and services	166	40	206	444
Grants to other organisations	-	28,375	28,375	51,278
Travel costs	5,288	1,665	6,953	6,327
Office expenses	38,077	1,666	39,743	48,091
Wages and salaries	579,561	76,443	656,004	648,495
National insurance	33,316	6,783	40,099	39,223
Pension cost	17,030	2,293	19,323	18,790
Training	532	60	592	934
Equipment costs	467	-	467	-
Trustees meetings and recruitment	618	8	626	1,794
Subscriptions	35	-	35	1,097
Legal and professional	20,171	1,615	21,786	79,245
Accountancy	4,500	-	4,500	4,440
Bank charges	3,829	-	3,829	3,113
Sundry expenses	1,951	-	1,951	4,387
Premises costs	10,877	-	10,877	15,930
Insurance	7,532	-	7,532	7,001
Depreciation	13,460	-	13,460	13,919
	<u>737,410</u>	<u>118,948</u>	<u>856,358</u>	<u>944,508</u>

Total expenditure in 2024 included unrestricted expenditure of £734,399 and restricted expenditure of £210,109.

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

6. Net income/expenditure

This is stated after charging:

	2025	2024
	£	£
Depreciation of tangible fixed assets	13,460	13,919
Independent examiner's fees	1,860	1,800
	<u>15,320</u>	<u>15,719</u>

7. Staff costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	649,080	640,722
Social security costs	40,099	39,223
Other pension costs	19,323	18,790
	<u>708,502</u>	<u>698,735</u>

The average number of persons employed by the charity during the year was as follows:

	2025	2024
	No.	No.
Headcount	42	44

No employee received remuneration amounting to more than £60,000 in either year.

The aggregate employee benefits payable to key management personnel for the year was £63,951 (2024: £67,228).

During the year, no Trustees received any remuneration (2024: £nil) or benefits in kind (2024: £nil)

No Trustees received any reimbursement of expenses in the year (2024: £nil).

There were no related party transactions during the year (2024: none).

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

8. Tangible Fixed Assets

	Freehold Property	Fixtures & fittings	Computer equipment	Office equipment	Total
Cost or valuation					
At 1 April 2024	265,929	8,213	66,191	52,163	392,496
Additions	-	-	5,809	-	5,809
Disposals	-	-	(49,225)	-	(49,225)
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	265,929	8,213	22,775	52,163	349,080
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation					
At 1 April 2024	144,020	8,213	65,321	51,928	269,482
Charge for year	10,637	-	2,764	59	13,460
Disposal	-	-	(49,225)	-	(49,225)
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	154,657	8,213	18,860	51,987	233,717
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net book value					
At 31 March 2025	111,272	-	3,915	176	115,363
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2024	121,909	-	870	235	123,014
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

9. Debtors

	2025 £	2024 £
Trade debtors	48,727	36,370
Prepayments and accrued income	10,659	10,283
	<hr/>	<hr/>
	59,386	46,653
	<hr/>	<hr/>

10. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,698	6,684
Accruals	25,397	34,277
	<hr/>	<hr/>
	30,095	40,961
	<hr/>	<hr/>

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

11. Funds

	1 April 2024 £	Income £	Expenditure £	Transfers in/out £	31 March 2025 £
Designated Funds					
Property and Fixed Assets	123,014	-	(13,460)	5,809	115,363
General Funds					
General funds	376,687	706,692	(723,950)	14,197	373,626
Total unrestricted funds	499,701	706,692	(737,410)	20,006	488,989
Restricted Funds					
Improved better care fund - End of life & Housing	31,179	56,815	(59,102)	(4,256)	24,636
Aviva funding	813	-	(40)	-	773
GLA Funding Mental Health	-	105,000	(59,806)	(15,750)	29,444
Total restricted funds	31,992	161,815	(118,948)	(20,006)	54,853
Total funds	531,693	868,507	(856,358)	-	543,842

Comparative information in respect of the preceding period is as follows:

	1 April 2023 £	Income £	Expenditure £	Transfers in/out £	31 March 2024 £
Designated Funds					
Property and Fixed Assets	136,933	-	-	(13,919)	123,014
General Funds					
General funds	378,739	689,885	(734,399)	42,462	376,687
Total unrestricted funds	515,672	689,885	(734,399)	28,543	499,701
Restricted Funds					
Improved better care fund - End of life & Housing	36,528	56,750	(57,843)	(4,256)	31,179
Aviva funding	813	-	-	-	813
GLA Funding Mental Health	9,229	163,676	(148,618)	(24,287)	-
Mental Health COMF	3,648	-	(3,648)	-	-
Total restricted funds	50,218	220,426	(210,109)	(28,543)	31,992
Total funds	565,890	910,311	(944,508)	-	531,693

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

Restricted Funds project notes

IBCF – EOL & Housing - Housing Wellbeing Co-ordinator – Household Support Fund (Torbay Council). Assisting people with a variety of housing issues, including eviction, homelessness, environmental, and unsuitable living conditions.

GLA Funding Mental Health - Helpline Wellbeing Co-ordinators – Funded through Torbay Communities (Torbay Council). Providing triage, fact finding, and initial intensive support through Torbay Community Helpline

Designated Fund

The balance of the designated fund represents the carrying value of Property and other Fixed Assets.

Age UK Torbay
(A Company Limited by Guarantee)

Notes to the Financial Statements
For the Year ended 31 March 2025

12. Analysis of Net Assets Between Funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Tangible fixed assets	115,363	-	115,363	123,014
Current assets	403,721	54,853	458,574	449,640
Creditors due within one year	(30,095)	-	(30,095)	(40,961)
	<u>488,989</u>	<u>54,853</u>	<u>543,842</u>	<u>531,693</u>

Comparative information in respect of the preceding period is as follows:

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Tangible fixed assets	123,014	-	123,014	136,933
Current assets	417,648	31,992	449,640	483,268
Creditors due within one year	(40,961)	-	(40,961)	(54,311)
	<u>499,701</u>	<u>31,992</u>	<u>531,693</u>	<u>565,890</u>

13. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	12,149	(34,197)
Adjustment for:		
Depreciation charges	13,460	13,919
Increase in debtors	(12,733)	(10,532)
Decrease in creditors	(10,866)	(13,350)
Net cash provided by/(used in) operating activities	<u>2,010</u>	<u>(44,160)</u>